

one or more data processing subsystem, said data processing subsystem including [an imaging subsystem] a data access subsystem for capturing images of checks[,] and electronic transaction data, comprising:

B¹ at least one first local area network for transmitting data including a payer bank's identification number, a payer bank's routing number, a payer bank's routing information, a payer's account number, a payer's check, a payer bank's draft, a check amount, a payee bank's identification number, a payee bank's routing information, and a payee's account number, within a corresponding one of said one or more remote subsystems;

at least one second local area network for transmitting data within a corresponding one of said at least one intermediate subsystem;

at least one third local area network for transmitting data within a corresponding one of said at least one central subsystem; and

at least one wide area network for transmitting data between said one or more remote subsystems, said at least one intermediate subsystem and said at least one central subsystem.

Sub 16. (Twice Amended) A method for transmitting data within and between one or more remote subsystems, at least one intermediate subsystem and at least one central subsystem in a tiered manner wherein each of the central subsystems communicate with at least one intermediate subsystem and each of the intermediate subsystems communicate with at least one remote subsystem comprising the steps of:

capturing an image of checks, electronic transaction data and extracting data therefrom, said data including a payer bank's identification number, a payer bank's routing number, a payer bank's routing information, a payer's account number, a payer's check, a payer bank's draft, a check amount, a payee bank's identification number, a payee bank's routing information, and a payee's account number, and further including;

transmitting data within the remote locations;

transmitting data from each remote location to a corresponding intermediate location;

transmitting data within the intermediate locations;

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transmitting data from each intermediate location to
corresponding central locations; and

transmitting data within the central locations.

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54. (Amended) A communication network for the transmission of
data within and between one or more remote data processing
subsystems, at least one intermediate data collecting subsystem and
at least one central subsystem forming a tiered architecture
wherein each of said at least one central data processing subsystem
communicate with a corresponding some of said at least one data
collecting subsystem and each of said at least one data collecting
subsystem communicate with a corresponding some of said one or more
data collecting subsystem communicate with a corresponding some of
said one or more data processing subsystems, said data processing
subsystem including [an imaging subsystem] a data access subsystem
for capturing images of checks, electronic transaction data and
verifying [the checks] all the data, comprising:

at least one first local area network for transmitting data
within a corresponding one of said one or more remote subsystems;

at least one second local area network for transmitting data within a corresponding one of said at least one intermediate subsystem;

at least one third local area network for transmitting data within a corresponding one of said at least one central subsystem; and

at least one wide area network for transmitting data between said one or more remote subsystems, said at least one intermediate subsystem and said at least one central subsystem.

55. (Amended) A method for transmitting data within and between one or more remote subsystems, at least one intermediate subsystem and at least one central subsystem in a tiered manner wherein each of the central subsystems communicate with intermediate subsystem and each of the intermediate subsystems communicate with at least one remote subsystem comprising the steps of:

capturing an image of checks and extracting data therefrom;

capturing electronic transaction data and extracting data therefrom;

verifying [the checks] all the data;

transmitting data within the remote locations;

transmitting data from each remote location to a corresponding intermediate location;

transmitting data within the intermediate locations;

transmitting data from each intermediate location to corresponding central locations; and

transmitting data within the central locations.

56. (Amended) A method for central management, storage and verification of remotely captured electronic or paper transactions from electronic transaction data, documents, and receipts comprising the steps of

capturing and sending the paper and electronic transaction data at one or more locations;

managing the capturing and sending of the transaction data;